

Interfaith Social Assistance Reform Coalition

Lives in the Balance

Ontario's Social Audit

CHAPTER 5

Nowhere to Call Home: The Housing Crisis

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By Michael Shapcott



**The Interfaith
Social Assistance
Reform Coalition**

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CHAPTER 5

Nowhere to Call Home: The Housing Crisis

In Waterloo region, a homeless man lived in the woods with his dog in a tent year-round. Following a complaint, the Humane Society came to rescue the dog, but it paid little attention to the man living out in the cold.

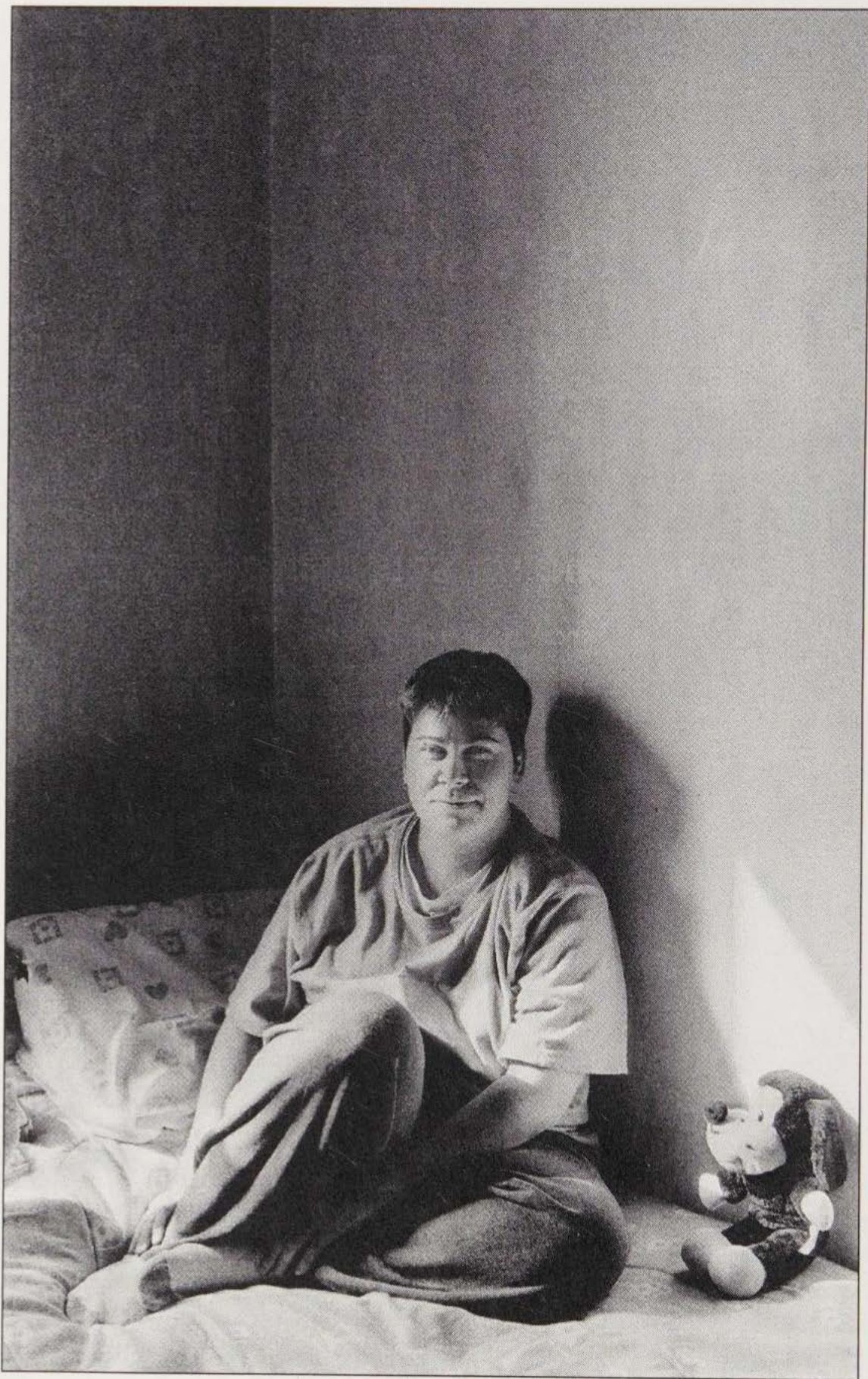
ONTARIO'S RESPONSIBILITIES

Article 11 of the International Covenant on Economic, Social and Cultural Rights recognizes "the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing."

Article 25 of the Universal Declaration of Human Rights also affirms the right of everyone to housing: "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care ..."

A Made-in-Ontario Housing Crisis

KEEPING A ROOF OVER ONE'S HEAD has become an increasingly tough challenge for low-income Canadians. Some 1.7 million households in Canada, or about one in five, spend 30 percent or more of their pre-tax income for housing. The problem has become so severe that an increasingly wide range of voices are calling for action. The Toronto Dominion Bank called for a new approach to affordable housing in a recent report, *Affordable Housing in Canada: In Search of a New Paradigm*¹. It underscores that the shortage of



affordable housing is not limited to big cities, but affects people in smaller centres as well.

The housing crisis has hit Ontario especially hard. When Ontario's Conservative Party gained power in 1995, it promised to get government out of the housing business and let the private market deliver new, badly-needed affordable housing for low-income households. They called co-op and non-profit housing a "boondoggle," and downloaded the cost and administration of provincial social housing programs on to municipalities. They promised to cut the waiting list for affordable housing which was then almost two years long. The Tories gutted tenant protection laws to allow rents to rise which, it was argued, would stimulate construction of thousands of new units of affordable housing.

The housing crisis is so severe that it is actually breaking up families.

Eight years later, these housing policies have proven disastrous for low-income families and individuals. The provincial government ended subsidies for construction of affordable housing in 1995. The Minister for Housing promised that 17,000 units per year would be built by the private sector. Yet only 4,000 rental units were built between 1995 and 2000, which resulted in a net decrease in the rental housing supply, since more than 4000 rental units were demolished or made into condominiums during the same period. Since 2000, some new rental units have been constructed but most were at the high end of the rental market.

The bottom line? Instead of more affordable private rental units, as promised, Ontario has had a net loss of about 45,000 private units, along with a combined loss of about 83,000 social housing units, for a total of 128,000 units.

The federal-provincial Affordable Housing Framework Agreement signed in 2001 has resulted in construction of some new affordable housing for citizens in Quebec and other provinces. But it has been stalled in Ontario because the former provincial government was only willing to offer \$20 million in matching funds. Meanwhile Ontario has spent over \$150 million in rebates of the land tax to first-time homebuyers since 1996.² However in February 2004 the provincial and federal governments announced \$56 million toward construction of 2,300 low-income housing units across the province. While welcome news, the agreement still falls far short of the funding needed. When it was

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announced, David Caplan, Ontario's Minister of Public Infrastructure, admitted that "there is much more than needs to be done." He said the province still plans to match the federal funding under the Affordable Housing Agreement, but did not know when it would do so.

Across the province, an estimated 135,000 households are on waiting lists for social housing. In Toronto alone, 50,000 households are on the list, with an average wait time of seven years. If you need a larger unit, expect to wait from 12 to 15 years.

Meanwhile rents have risen at a much faster rate than inflation. While Ontario's inflation rate from 1997 to 2002 was 11.3 percent, rents rose by 20 percent in Hamilton, 27 percent in Ottawa and 30 percent in Toronto.³ One in every five tenant households in Ontario pays more than half their annual income on rent. That's 270,000 households, close to three-quarters of a million women, men and children living on the brink of homelessness.⁴ Nor does the crisis only affect big-city tenants. In Sudbury, for example, where the vacancy rate is relatively high, over 22 percent of tenants are paying more than half of their income on rent.⁵

The housing crunch hits those with only a social assistance income or no income hardest of all. As mentioned earlier, a social assistance cheque is made up of two portions: a shelter allowance to pay for housing, and a basic needs allowance for all other expenses. The end of rent controls in Ontario, combined with a lack of affordable housing and frozen welfare rates, has meant that shelter allowances have fallen even



further behind the rising costs of rents. When rent exceeds shelter allowances, families must dip into their limited budgets for food, clothing and other expenses.

A single parent family with two children in Ontario receives only \$554 in a shelter allowance and \$532 in a basic needs allowance. The average provincial rent for a two-bedroom apartment is \$883. Such a family is left with only \$203 for food, clothing and all other expenses.

A couple with two children receives a \$602 shelter allowance and a \$576 basic allowance. The average rent in Ontario for a three-bedroom apartment is \$1,111, leaving \$67 for all other expenses.

Community social audit hearings across Ontario spotlighted some of the women, men and children caught up in this brutal reality. As a Peterborough man said, "Affordable housing is the main barrier to a better life."

The crisis affects people in Ontario communities large and small. Kingston's vacancy rate is 0.9 per cent, the lowest in Canada outside of Quebec. When the demand for housing is high and the vacancy rate is less than one per cent, landlords take advantage. Tara Kainer of Kingston's Housing Help Centre estimates that over half of local tenants spend more than 30 per cent of their gross income on housing. "We habitually see people who pay more than 70, 80 or 90 percent of their income on rent," says Kainer. Some even spend all their income for rent. Policies that leave housing to the market "keep people in a vicious circle of not being able to afford the rent, not being able to afford utilities, getting evicted and ending up in shelters or on the street and then going through the same thing again because they never have the means to achieve stable housing."

In Peterborough, a city of only 73,000 people, more than 1300 individuals are on waiting lists for subsidized housing. Meanwhile many people, in Peterborough and elsewhere, are living in degrading conditions. A community worker told the Peterborough social audit of how jobless single people live in rooming houses or apartment buildings where conditions are terrible —unsafe, dirty and not properly heated. Some people even prefer to sleep on mats on the floor at the organization where she works, rather than stay at their own places.

In Durham region, 4,356 households are on the waiting list for social housing. One woman told the Durham social audit that she'd been on the list for eight years. "I had to flee an abusive situation," she said. "I slept on a floor with my child."

The housing crisis is so severe that it is actually breaking up families. A Children's Aid Society of Toronto study found that in 2000, housing was a factor in one in five cases where children were taken into care, up 60 percent from a similar study in 1992.⁶ Due to the lack of safe and affordable housing in London, child protection workers found that one in five children were taken into foster or group home care because parents were unable to provide adequate shelter and food; the issue was not necessarily abuse.

Often forgotten in discussions of the housing crisis is the fact that tenants in non-profit housing are seeing a decline in their living standards as maintenance and repairs fall behind. A woman at the Waterloo social audit said her bed had fallen through the floor of her subsidized housing unit. During the Toronto social audit, held in a public housing building in the Jane-Finch neighbourhood, an alarm suddenly pierced the air. The elevator outside the meeting room had broken down. Residents took this with a grain of salt, saying that it occurs often and that sometimes it takes hours for the elevator to be fixed.

The housing crisis has many other harmful ramifications. There are huge costs involved in keeping people in jail and for other costs related to the justice system that arise from housing and other poverty-related issues. Poor people come into conflict with the law more frequently than people who don't have to worry about paying the rent or meeting other needs. Constable Dianne McCarthy, a mental health liaison officer with the Kingston police force, told the Kingston social audit that many people end up being taken into custody because they have nowhere to live. "If all the social agencies had appropriate support, then we would probably have half the job to do."

We all pay the price for the public policies in Ontario that keep people trapped in poverty, instead of enabling them to make positive changes in their lives.

Homelessness

Ontario's lack of affordable housing is creating more homelessness and more fear of homelessness. Meanwhile huge numbers of hidden homeless people float through life as "couch surfers," temporarily staying with friends while they try to find a place of their own. "So many people sleep on the couches in other people's homes," commented one presenter at the Waterloo audit.

Shelters report large increases in the numbers of people they serve. Some operate above capacity and put mats on the floor to accommodate everyone. A May 2003 report on conditions in Toronto's shelters found that they are dangerously overcrowded, with high risks from tuberculosis and other infectious diseases. Subsequent news reports in December 2003 revealed that shelter residents are plagued by bed bugs. Street nurse Cathy Crowe said many homeless people would rather sleep outside in the cold rather than risk their health in a shelter.⁷

Members of the inspection team investigating Toronto's hostels were appalled by the conditions they found. "I have worked in dozens of refugee camps, responsible for thousands of people," said team member Rick Wallace. "Some of the conditions in Toronto shelters are worse than in refugee camps in Rwanda, in terms of space, sanitation and preventive healthcare practices."⁸

Kitchener's shelter for men has been full since it was opened in 1998. As many as 80 percent of the men are grappling with other issues besides housing, including mental health challenges, suicide attempts and developmental delays.

For the past three years shelters in London have been operating at levels up to 140 percent over capacity, which means more crowding and less privacy for people. Its shelters for the homeless served 4,000 individuals in 2001, including 625 children. That figure doesn't include people who sleep outside or who couch surf. On a recent tour London city councillor Susan Eagle, who represents the United Church on the ISARC coalition, was stunned by the number of spots where homeless people sleep outdoors.

The fastest growing group of homeless people in London are families with children. At a women's and family shelter, the total annual number of residents has risen from 629 in 1997 to 942 in 2002. Another sign of London's worsening homelessness problem is the fact that almost 41 percent of the individuals who used a shelter bed between April 1, 2002 and March 31, 2003 had never been at the shelter before.

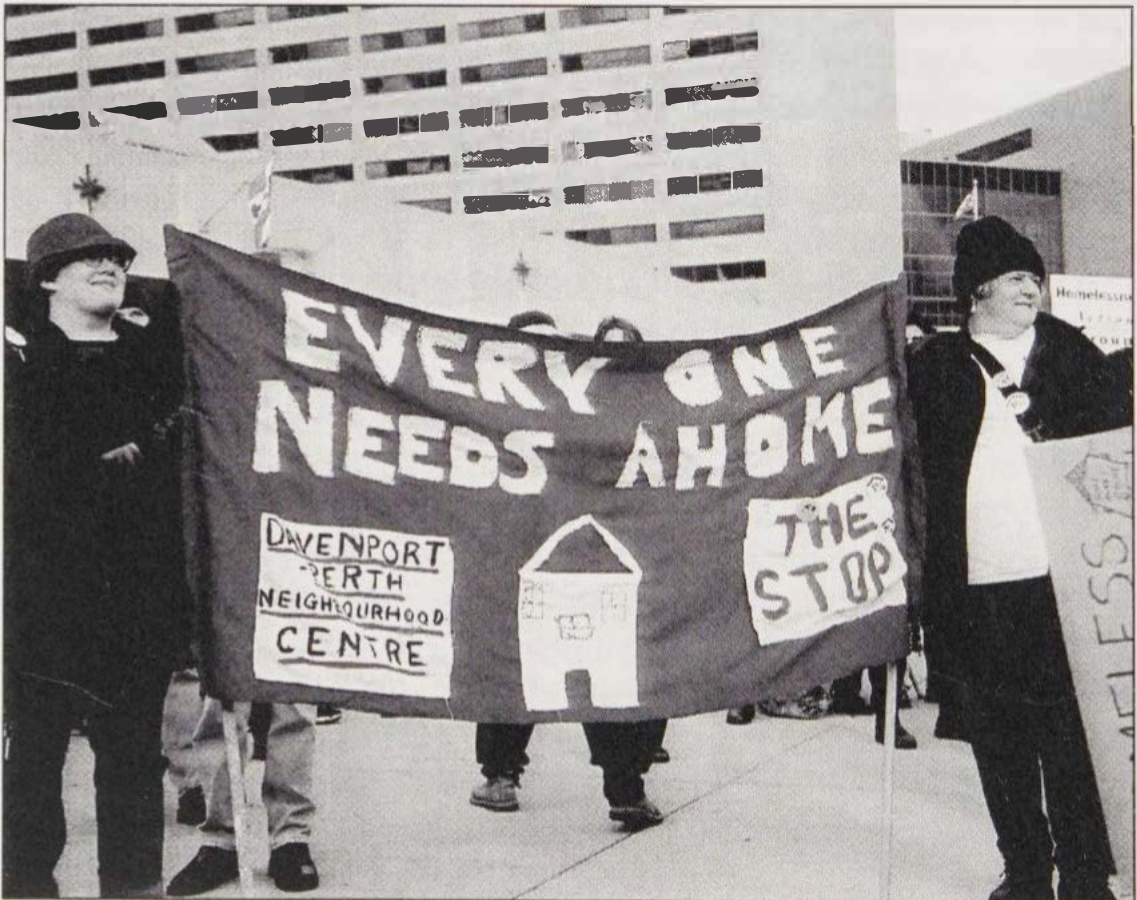
In Toronto an estimated 1,000 children bed down for the night in homeless shelters.⁹ Homeless families are staying in shelters for longer stretches because they can't find a place to live.

If carried out, policies promised by Ontario's recently-elected Liberal government could improve the housing situation. Yet as this book goes to press, more than six months after the provincial election, several key housing-related election promises have still not been enacted.

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These include:

- Signing a cost-sharing agreement with Ottawa to build 20,000 affordable housing units;
- Bringing back rent controls for communities with low-vacancy rates to protect tenants from unfair increases;
- Taking steps to give low-vacancy municipalities the power to protect existing rental housing from “unreasonable” demolition for conversion to condominiums, a concern in Toronto;
- Moving quickly to repeal the Tenant Protection Act, which allows landlords to charge whatever the market will bear when a unit becomes vacant;



LIVES IN THE BALANCE

LIFE ON THE STREETS is far from easy, explains Mr. Kamstra in Peterborough. "You get really tired from running around trying to find a place to eat or rest. In the cold weather you have to dress heavy. You can't stay in the mall or bus terminal. They tell you to move on unless you're there to buy. I've been chased off the street a few times for panhandling. The cops just say, "move on."

IN KINGSTON, one woman described what she had to do when she realized that she could not afford her rent. She made a choice that is completely removed from the life experiences of most Canadians. "I knew we were being evicted, so I obtained welfare for my oldest son and placed my youngest son temporarily with the Children's Aid Society. I knew I could survive on the streets or in street shelters".

JANINE IN OSHAWA has relied on social assistance for 22 years, after leaving an abusive relationship. Her family "put me down and outcast," she says. They told her "you got yourself into this." She has tried very hard to find a job. The personal needs allowance she receives is only \$3.70 per day, but a single bus trip costs \$2.00. Living in shelters or rooming houses is "degrading," says Janine. "I have been robbed many times. It's tough when you are on assistance and your food is taken from the fridge."

ACCOMMODATION IS SUCH A PROBLEM for Mr. Springfield in Peterborough that he sometimes thinks he'd be better off in jail. "This is the longest I've been on the street. It's really hard to find a room. I don't want to go to crime, but some look at that as a good thing — at least prison is a place to stay warm."

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AT ONE OF KINGSTON'S SHELTERS, *rapporteurs* met Karen and Ray, a young Aboriginal couple from Toronto. Their first child is due soon. Forced to leave the big city because rents are so high, they also lost their network of family support. Apartment hunting in Kingston is very difficult. Their main goal is to find a place before the baby is born. Karen is worried about poor nutrition and her pregnancy. She cannot keep food in her room at the shelter and worries that it will be stolen from the refrigerator downstairs.

There is little money for food because social assistance is on hold because they have no fixed address and the shelter is not counted as a fixed address. This Catch-22 was referred to by many others during the social audit process. No address = no welfare = no money = no address. Karen has been getting some pre-natal care, but finds it hard to set up appointments when she has no fixed address. She feels safe when Ray is around, but fears for her safety when alone, both in the street and at the shelter.

Karen worries constantly about the fact that she can never make ends meet. "I am in despair all the time. I feel lost. There's no money, no nothing. No transportation to get around." She must leave the shelter every day from eight in the morning until four in the afternoon. Karen spends much of the time looking for housing. "I try to be hopeful but I don't see much in the future. I am losing the hope that I shouldn't be losing."

IN WASAGA BEACH people living in summer cottages in the winter pay as much for heat as they do for rent. One family had to pay a \$600 electricity bill for only one month. People are paying rent one month and heat the following month because they can't pay both at the same time.

SANDY MOVED TO WASAGA BEACH to look after aging parents. She waited seven years to get Ontario Housing. Her brother waited longer. His poor accommodations contributed to his ill health, and he died before housing became available.

A National Disgrace

By Michael Shapcott

THE STRUGGLE FOR AFFORDABLE HOUSING gives one reason both to weep and to rejoice. Two widely differing developments from early 2004 reflect the ebbs and flows involved:

- The Toronto Disaster Relief Committee and other homeless advocates staged a successful campaign to convince the federal government to open a military armoury as a temporary shelter for the homeless as the city was hit by extremely cold weather. But the Fort York Armoury was open for less than three weeks before the military shut it down, driving more than 130 homeless people back onto frigid city streets. Even a cot in a drill hall was apparently too much for the federal government.
- At the same time, the Toronto City Summit Alliance's new affordable housing coalition launched a campaign called "Make Housing Happen" to convince senior levels of government to reinvest in new affordable housing. The business-dominated coalition's housing agenda calls for 45,000 new affordable homes over ten years. After years of advocating tax cuts and spending cuts, business groups are starting to call for social reinvestment.

So while homeless people were marched out of the armoury, they passed ads for affordable housing.

The good news in housing/homeless advocacy early in the 21st century is the growth of new partnerships and coalitions. Housing advocates and municipalities began to work together for a new national housing strategy. The Federation of Canadian Municipalities noted in 1999:

"Across Canada, our communities are experiencing the affordable housing crunch. Some have rapidly growing numbers of homeless community members. Others see too many of their citizens badly housed or struggling with housing costs beyond their means. The past two years have seen more and more communities performing triage in the face of the growing crisis. In the fall of 1998, the situation reached the point where the FCM Big City Mayors Caucus endorsed a resolution that described the homelessness and affordable housing situation as a national disaster."

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The Toronto Dominion Bank's TD Economics group shifted its gaze from international currencies and domestic stocks to release a housing report in June 2003 that grew out of a year-long series of meetings with members of the National Housing and Homelessness Network and the Toronto Disaster Relief Committee. In the introduction TD Economics noted:

"Housing is a necessity of life. Yet, after ten years of economic expansion, one in five households in Canada is still unable to afford acceptable shelter – a strikingly high number, especially in view of the country's ranking well atop the United Nations human-development survey. What's more, the lack of affordable housing is a problem confronting communities right across the nation – from large urban centres to smaller, less-populated areas. As such, it is steadily gaining recognition as one of Canada's most pressing public-policy issues."

Yet while local politicians and a growing number of business groups were joining housing advocates, community groups, labour unions and faith communities in calling for a fully-funded national housing strategy, federal and provincial commitments were faltering.

Paul Martin finally achieved his dream of becoming Prime Minister in December, 2003 with great fanfare, but little substance. In November 2001, the federal government signed the Affordable Housing Framework Agreement with the provinces and territories. Under its terms, the federal government promised to invest \$680 million over five years for new affordable homes. The provinces and territories said they would match that amount. The federal budget of 2003 added another \$320 million, bringing the total to \$1 billion over five years.

Advocates welcomed the announcements as the first substantial housing spending after a decade of massive cuts. They noted that the total was only ten percent of the One Percent Solution, the national campaign that calls for \$2 billion annually from the federal government. At the time, the federal government seemed to agree by calling its \$680 million a "first step."

But two years later, in November 2003, the federal government revealed that it has only spent \$88 million of the \$1 billion promised. The affordable housing program was caught in the quagmire of federal-provincial politics. The first Throne Speech of the new Martin government in February 2004 contained only the vaguest reference to housing.

Paul Martin in 1990, as Liberal housing critic, authored a report calling for a new national housing strategy. Said Martin: "The federal

government has abandoned its responsibilities with regards to housing problems ... leadership must come from one source; and a national vision requires some national direction."

Paul Martin in 1996 launched plans to download federal housing programs to the provinces and territories, continuing the massive erosion of successful federal housing initiatives.

Paul Martin in the 2004 Throne Speech assigned housing even farther down, to municipalities. Instead of a national housing vision, national direction and national standards, the Prime Minister says it is up to local government. People in Revelstoke, Belleville or Fredericton will have to look to their city hall for housing, not to Ottawa.

Compare that to the federal government's statement in 1973, when it introduced amendments to the National Housing Act to create a new national social housing program: "Good housing at a reasonable cost is a social right of every citizen of this country ... This must be our objective, our obligation and our goal." In the two decades that followed, the federal government funded more than half a million affordable co-op and non-profit homes.

Canada has the expertise to end homelessness and create new affordable housing. Successful housing initiatives can be found in communities across the country. We are a rich country with enough financial and natural resources to ensure affordable housing for all.

The moral dimension of this issue is so important. There are plenty of economic arguments that it's cheaper to build housing than put people in shelters. Yet it's cruel to reduce people to economic units. I believe that the vast majority of Canadians feel a fundamental moral repugnance when they see people forced to live and die on the streets of Canada. The faith community can continue to play a prophetic role by emphasizing the ethical issues at stake.

What's holding us back from doing what we know in our hearts we should be doing? We lack a strong federal commitment for a comprehensive, fully-funded national housing strategy. Thus while new advocacy partnerships emerge and the voices calling for action grow stronger, advocates are left to struggle for bandages such as temporary shelters and warming centres.

Homelessness is truly a national disgrace in our country. Not simply because homelessness has been manufactured as a result of deliberate policies, which is shameful enough, but because the solutions are so easily within our grasp.